



ask SHIP

Q: I have Extra Help, but I was told I might not always qualify for it automatically. How will I know if I do or not?

A: Extra Help, also known as LIS (Low Income Subsidy) is a program designed to help with prescription drug costs for people with Medicare. In 2013, to qualify for Extra Help, your annual income had to be limited to \$17,235 for an individual (\$23,265 for a married couple living together). These figures may change for 2014.

Even if your annual income is higher than the income limits, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:

- Support other family members who live with you
- Have earnings from work

Each year, Medicare and Social Security take a new look at your situation to see if you automatically qualify for Extra Help, also known as LIS (Low Income Subsidy).

If you do NOT automatically

qualify for Extra Help, you should receive a grey letter in the mail notifying you by the end of September. An application will also be included with the notice. You can return the application to Social Security with the enclosed postage-paid envelope.

Why might I no longer automatically qualify for Extra Help?

If you no longer have one of the following, you will not automatically qualify:

- Both Medicare and Medicaid (full-benefit dual-eligible)
- Both Medicare and Medicaid with a monthly Spend-down – you must meet your Spend-down at least once after July 1 to automatically qualify for Extra Help for the next year.
- Help from Medicaid paying Medicare Part B premiums (Medicare Savings Program)
- Both Medicare and Supplemental Security Income (SSI)

If you continue to automatically qualify but have a change in your copayment levels, you will receive an

orange notification in the mail by early October.

Why might my co-payment level for Extra Help change?

Your change in copayment level could happen when you change from one of these categories to another category:

- Institutionalized with Medicare and Medicaid
- Has Medicare and Medicaid
- Has Medicare and Medicaid and a change in income level
- Gets help from Medicaid paying Medicare Part B premiums (belongs to a Medicare Savings Program)
- Gets Supplemental Security Income (SSI)

If you have questions about Low Income Subsidy (LIS) or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.